

**REMARKS**

In this Supplemental Amendment, claims 1-3, 9 and 10 have been amended. Also, Counsel for the Applicants wishes to thank the Examiner for the interview of June 14, 2007. The Examiner has provided an appropriate Interview Summary form detailing the nature of the interview.

Based on the interview, independent claim 1 has been amended so that the active steps performed depend on the particular type of transaction system used. For example, if matching data is found when evaluating a first money transfer transaction associated with the first transaction system, the first transaction is flagged as potentially involving an attempt by a suspect person to perform a money transfer. Further, the reference designator list is updated with the matching data to produce an updated reference designator list. Still further, if any matching data is found while evaluating a second transaction associated with a second transaction system (using the updated reference designator list), the second transaction is flagged is potentially involving an attempt by an unauthorized person to charge a credit card account. As such, the active steps clearly depend on whether the transaction system is a money transfer network or a credit card network.

Further, such amendments clarify that there are not two identical processes in terms of outcome. Rather, with the first evaluating step, if matching data is found not only is the transaction flagged as involving an attempt by a suspect person to perform a money transfer, but also the reference designator list is updated with the matching data to produce an updated reference designator list. It is this updated designator list that is used by the second transaction system to determine if the second transaction potentially involves an attempt by an unauthorized person to charge a credit card account.

Moreover, such amendments clarify the term "suspicious activity". For example, with the money transfer network, the suspicious activity relates to an attempt by a suspect person to perform a money transfer. With the credit card network, the suspicious activity relates to an attempt by an unauthorized person to charge credit card account. Such amendments also positively recite active steps involving such "suspicious activity". For example, if matching data

is found the transaction is flagged. Also, for money transfer transactions, the reference designator list may be updated with the matching data.

Also, such claims positively recite steps having concrete and tangible results. As described above, such tangible results can be the flagging of a transaction or the updating of a reference list to produce an updated reference designator list.

Finally, as requested by the Examiner, the dependent claims have been evaluated and amended in light of the changes made with respect to independent claim 1.

### **CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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